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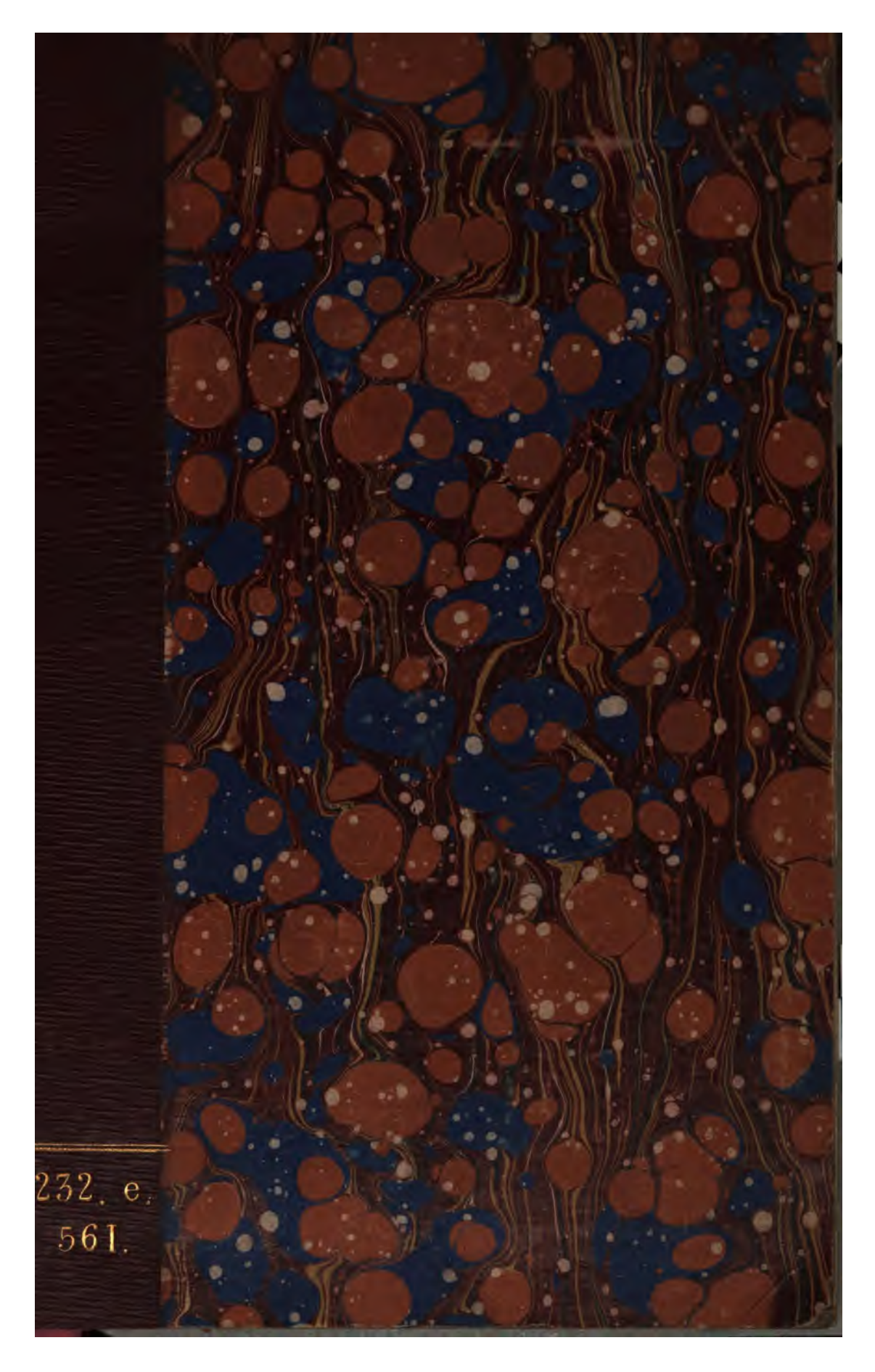
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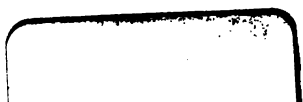
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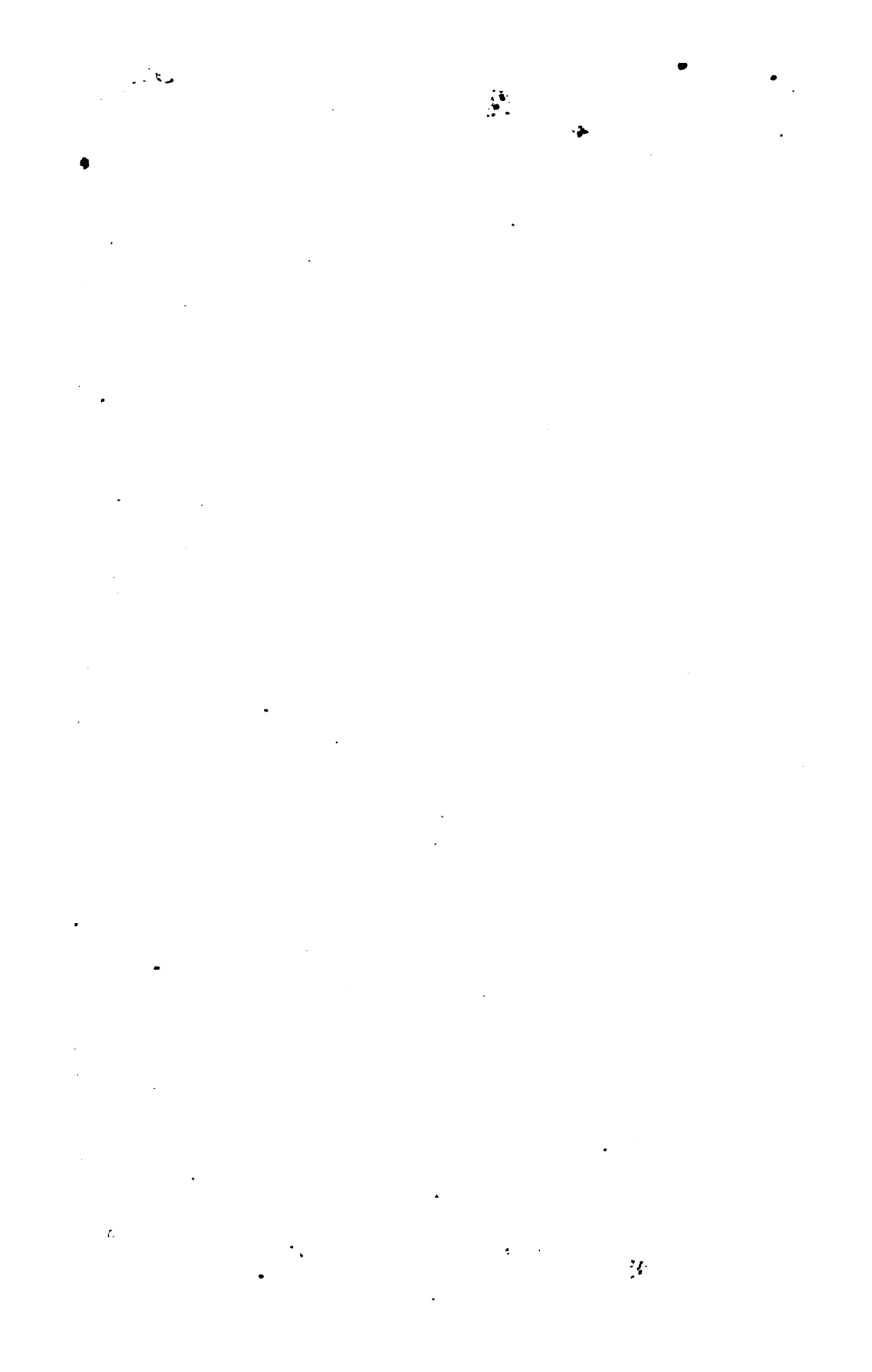
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Pernicious Periodicals

OR

Wholesome Parish Literature?

BY THE

REV. G. STAUNTON BATTY,

OF FULHAM.

Reprinted from the "Clergyman's Magazine."



LONDON:

HODDER AND STOUGHTON,

27, PATERNOSTER ROW.

MDCCCLXXIX.

232. e. 561.



Hazell, Watson, and Viney, Printers, London and Aylesbury.



Pernicious Periodicals or Wholesome Parish Literature ?

IF we have been hitherto unware of the existence of pernicious periodicals, we have only to pass through the back streets of our metropolis and suburbs to see the shop windows, not only of newsvendors, but of tobacconists, barbers, confectioners, and general dealers, crowded with the mental poison. The papers may be known by engravings in which pistols, swords, and bowie-knives are prominent ; or in which a youth clasps a swooning young lady in one hand, while with the other he assists himself in accomplishing the marvellous feat of descending by a single rope from some castellated tower ; as well as by broadsides which are wholly devoted to the representation of the most revolting crimes.

Some time since the Ordinary of Newgate, in his report to the Lord Mayor, gave the following striking instances of the evil effects of thus depicting crime. He says :—

“ In the month of August last, two soldiers were sent to Newgate for trial at the Central Criminal Court for the murder of their corporals ; one from Aldershot and the other from Devonport. . . . The Aldershot murder was the topic of the week when it occurred, and the opportunity was not lost of making the deed itself the subject of a sufficiently accurate but hideous picture. A newspaper containing this illustration found its way into the guard-room at Devonport at the time when Private Taylor was there under arrest for breaking barracks. The picture was soon the subject of conversation ; and as Taylor could not read, he gazed upon it, and in that way mastered the details of the Aldershot crime. On the following day, when

undergoing punishment drill, the corporal in charge offended him, and Taylor committed a repetition of the Aldershot murder. He was confined in Newgate for more than five weeks, his trial having been postponed from the August to the September sessions. During that time I saw him and conversed with him nearly every day. In speaking to me of the circumstances which led him to commit the crime, he said several times, '*That picture put it into my head.*'"

The very titles of some of the books which may be seen side by side with the periodicals in the shops I have referred to are suggestive of crime; *e.g.*, "Springheeled Jack, or the Terror of London;" "Wild Will, or the Pirate of the Thames;" "Dare Devil Dick, the Boy King of the Smugglers;" "Moonlight Jack, or the King of the Road;" "Black Rollo, the Pirate King, or the Dark Woman of the Deep;" "Hounslow Heath, and its Moonlight Riders;" "Nightshade, or Claude Duval the Dashing (sometimes the Ladies) Highwayman."

It was this latter publication, together with a number of copies of the "Young Briton" and the "Boys' Standard," which were found in the boxes of the two journeyman bakers who the year before last scared the inhabitants of Blackheath and its neighbourhood by imitating to the letter the heroes of these and such-like tales, disguising themselves with black crape and masks, and stopping carriages (amongst others, that of one of the assistant-solicitors to the Treasury), opening the doors, and threatening to blow out the brains of the terrified occupants if they did not immediately surrender their cash.

Little wonder is it that scarcely a week should pass without some such utterance from the Magisterial Bench as the following from Mr. Alderman Knight, who "regretted that he had not the power of giving the publishers of such pernicious trash a month's imprisonment. As the magistrates had not the power to stop such mischievous publications, the legislature ought to give them the power to do so. The number of boys brought before magistrates through reading that abominable literature had become very serious, and it was time steps should be taken to stop it."

The Vicar of St. Stephen's, Hull, contributing to a pamphlet entitled "The Printing Press the Church's Lever," published by Nisbet, speaks of the mischievous system of prizes by way of lottery, which stimulates the circulation of some of these periodicals. He says:—

"I bought the first number of the 'Boy Detective,' and took this off the yellow wrapper: 'The "Boy Detective" Prize Cheque, No. 8152. This cheque will entitle the holder to a chance in the distribution of twenty silver watches, twenty gold pencil cases, and twenty magic lanterns with slides complete. When notice is given for the drawing, all tickets must be returned to our office, 147, Fleet Street, accompanied by the stamp for registration.' Some 72,000 postage stamps go up, value £300—a fund which is more than equal to meet the ten shilling Brummagem watches for the five hundred who draw a prize and are thus encouraged to gamble."

There was a remarkable book published last year (1878) by Bentley, entitled "Five Years' Penal Servitude, by one who has endured it," in which occur the following extracts. The author is speaking of the time when he was under remand at Newgate, and says (p. 30):—

"There were also two very decent-looking and respectably dressed lads, who should have been at some ordinary boarding school; but instead of studying Euclid and Delectus, their readings had been of the 'Jack Sheppard' and 'Claude Duval' style of literature in the penny dreadfuls, and they were now in Newgate, awaiting their trial for burglary and half murdering an old housekeeper in some City offices. All London was horrified at the time, on reading the account of the offices being robbed, and the old housekeeper being discovered weltering in her blood, in a supposed dying state, at the foot of the stairs. All London pictured to itself one or more terrible ruffians of the Bill Sikes stamp, men who were first-class adepts at their unlawful profession, and had graduated under scientific teaching in either Seven Dials or Whitechapel. Great was the public astonishment to find the perpetrators were two schoolboys in their teens."

After his removal to Millbank he writes (p. 66):—

"With me in the same cell was the elder of the two boys whom I mentioned before as having half murdered the housekeeper. He was sentenced to seven years, and his brother to two years. I believe he was sent away from Millbank to a reformatory to do his term. I was very much shocked and disgusted at this youngster. I am not over-squeamish; but to see a boy of thirteen years, not only callous as he was, but boastful of his crime, was dreadful. He gave a full account of his proceeding, and told us how he battered the old woman's head with a hammer, while his brother did his best to hold her down. £70, I think he said, they got out of a cash box they took from the office, and of this they squandered about half in a few days. Not contented with having one revolver each, he told us they had both bought two. What ought the men who sold such things to these children to have received? Six months at the very least. I have heard from prisoners many tales of their villainies, but not from any one did I ever hear so cool and barefaced a narrative as from this youngster. Unless he very much mends his ways, I fear he will be heard of again. He confessed he had not only urged

his brother into it, but compelled him to be as bad as himself, and had thrashed him many times for turning 'cocktail.' *I found, from a few questions I asked, that his head had been stuffed with the rubbish he had read of gentlemen pirates, highwaymen, and bandit captains."*

Perhaps I may be allowed to supplement these testimonies by an instance which came under my own personal observation. We had a page-boy in our service, who had continued steady and trustworthy for nearly two years; at the expiration of which he expressed a desire to go to sea, and for that purpose left us. Instead of going home, he prowled about the grounds of my brother, who was then residing at a villa on the banks of the Thames at Putney. A noise being heard in the garden, the groom went out to see the cause, when the boy drew a bowie-knife and slashed the man's hand. On being pursued, he jumped over the wall, and attempted to swim across the river, from which, in a drowning condition, he was happily rescued. In his pockets were found three pistols, and the police afterwards discovered on Wimbledon Common a box belonging to him, the contents of which accounted for this extraordinary freak. *It was found to contain bullets and a quantity of literature of the blood and murder type.*

It is difficult to gather statistics of the numbers of these defiling publications. Some time since the *Athenæum* estimated that about two hundred thousand copies of the "Highwayman" class of literature were sold every week, and Mr. Deck, the writer of the pamphlet already quoted, says that from an investigation some years since, "conducted at the instance of one of our bishops, it appeared that, in addition to twenty-six million Sunday newspapers, the issues of writings of an immoral tendency reached twenty-nine millions yearly; being more than the (then) total issues of the Society for Promoting Christian Knowledge, the Religious Tract Society, the Bible Society, and all the religious magazines;" and further, the *Contemporary Review* stated that of one publication, "which was certainly to be ranked under the garbage, if not the sewer class, *no less than three tons were sent to the post office in one day.*"

The terrible effect of the wholesale circulation of this abominable trash has been cleverly summed up in a cartoon which appeared in the *Hornet* for October, 1877. On one page is

depicted an intelligent-looking youth falling asleep over the perusal of some of these "Highwayman" periodicals, of which an abundance lie scattered on the floor, and while "Claude Duval" remains still clasped in his hand, he dreams of armed highwaymen mounted upon fiery steeds, and of revelry with the booty thus acquired. On the opposite page the same lad is seen in irons, his dreams being now exchanged for the dreary darkness of a felon's cell. The first engraving is entitled "Cause," the other "Effect."

The wide diffusion of education through Board schools has, it is to be feared, given an impetus to the sale of these stimulants to crime. The *Globe* some time since, in a leader, called attention to the noteworthy fact that—

"Wherever a new Board school was opened, there, in its immediate vicinity, would be found a shop where the "Boy Highwayman" and other pennyworths, with villainously coarse pictures in the front, and villainously vile teaching within, might be obtained."

One of the sellers remarked to an observer, who said "that he thought education would soon indispose the young to buy the rubbish offered in these shops":—

"You don't know what you are talking about. You and your School Boards have been the making of such as me. The children used to come round the windows, blocking the pavement, just for the sake of a peep at the pictures. But it is different now you've learnt them all to read; now they buys 'em. Where I used to sell one 'Blueskin' or 'Boy Highwayman,' I now sell half a dozen."

The master of a Board school in Fulham told me that one of his boys appeared to be going on in a bad way, and to be in possession of more money than he could have obtained by honest means. His pockets were searched, and found to contain copies of these "penny dreadfuls," thus amply accounting for his change of conduct and thefts.

A correspondent of the *Morning Chronicle* recently wrote—

"I am acquainted with no less than six men who are in a position to keep their town and country houses by these pernicious enterprises; men who were saddled with debts a very few years ago."

The latest development of cheap pernicious periodicals is, I grieve to say, an infidel journal for children, and its object clearly is to deprive *the little ones of the flock* of any true

belief in the Bible or the Saviour it reveals. I will not pain the reader by lengthened quotations; but here is a review of a pamphlet entitled "Reasons for not accepting Christianity." The editor says, "We cannot recommend any short treatise destructive of Christianity *so suitable for young children as this.*"

We can only hope that this Satanic effort will die a natural death; for in the number for November, 1878, the editor makes an appeal to his readers for money to carry on his work.

What then is the best means of counteracting these corrupting pages?

I have used the word "counteracting," because I fear, in the present state of the law, little can be done in the way of suppression. The Society for the Suppression of Vice, of 23, Lincoln's Inn Fields, has rendered useful service in procuring the seizure and destruction of obscene books, photographs, prints, etc., and it obtained the total destruction of the stereotype, etc., of the "Wild Boys of London;" but editors of the magazines in question generally know how to avoid laying themselves open to prosecution. Possibly, however, something more might be done by further legislation. Mr. S. C. Hall, late editor of "Social Notes," asks, at the foot of an article on "Poisoned Boyhood," in last September's number—

"If a miscreant put arsenic into a well from which a village drew its water to drink, what punishment for him would satisfy a natural sense of justice? The man is a worse man—a more evil minister of hell—who seeks to poison manhood and womanhood in youth; so that the influence may be pernicious all through life. Is there no power in the law to remove such a curse? Must society bear it without hope of remedy?"

But Englishmen are very jealous of anything which might be construed into an interference with the liberty of the press, and inasmuch as such a proposed censorship would even apply to thicker volumes than the periodicals of which we are speaking, I fear there is not much hope for any speedy legislative action in the matter.

"What are we to do?" This was the question propounded some time since by the present Bishop of Rochester, and he answered it by saying:—

"Too publicly to denounce it might be to advertise it more widely, and to play into the enemy's hand. To forbid the children to purchase it would be to give an order we have no sort of power to get obeyed, and to put into

their heads what it is our great object to keep out. To deplore it and do nothing is but the silly whimpering of a feeble and dishonest sentimentalism. St. Paul's method is the only reasonable one. 'Be not overcome with evil, but overcome evil with good.'**

The establishment of Pure Literature or Magazine Associations in each parish gives an easy and ready method of carrying out the Bishop's excellent advice. Very much may be done in the dissemination of wholesome literature by the persevering exertions of voluntary canvassers.

Perhaps I may be allowed to describe the mode of working our Fulham Association. With the help of the Ordnance Map, the whole of the five parishes of Fulham have been divided into small districts, containing from thirty to sixty houses each. Calls are made on those who are likely to take part in the work; ladies of the upper and middle classes of society being found the most suitable helpers; and convenient districts are assigned them. It is remarkable how readily people are found glad and willing to recommend and punctually to deliver the selected periodicals, one canvasser often introducing another. Many of these workers would probably hesitate if asked at first to take part in more responsible efforts of which they are often really capable, and thus they may be led on to higher and more spiritual work; the clergyman often selecting his district visitors and Sunday-school teachers from the magazine distributors. This I would mention as an incidental advantage of the Magazine Association.

Each canvasser is provided with a parcel containing—

1. *Canvassing bills*, with names and prices of the magazines on one side, and on the other the cheap cost at which they can be bound. (See Appendix A.)
2. *Order sheets*, on which the canvasser states the number of periodicals he requires for the ensuing month. For this a paid messenger calls monthly, and takes the sheets to the secretary, who then makes out the aggregate order, and procures the periodicals from the parent Society. (See Appendix B.)
3. *Binding forms*, on which the canvasser gives particulars respecting volumes sent in for binding. (See Appendix C.)

* I may mention here that the Religious Tract Society is making a great effort to supply a want which has long been felt by publishing a weekly paper expressly suitable for boys in their teens. This new periodical, the "Boy's Own Paper," has already obtained a large circulation.

4. Specimens of the types and prices at which the Holy Bible may be procured through the Society.

5. Cards for receiving subscriptions for the Scriptures.*

Each canvasser is also provided with a district book, in which are entered the names of streets, numbers of the houses, and, where possible, the names of the occupants; space being left for title, number, and prices of magazines ordered, and for any further remarks. (For specimen sheet, see Appendix D.)

These are accompanied with a copy of "Suggestions for Canvassers" (Appendix E), which is the result of some years' experience in the work, and also by a copy, as far as possible, of each of the magazines recommended by the Society.†

On the first of the month the magazines arrive, and are sorted according to the lists which have been given. They are then sent round by horse and cart to the canvassers, who distribute them to subscribers, receiving payment on delivery.

If any of the subscribers have left, or decline to take in the magazine, they can be returned within the first fortnight to the secretary, and will be allowed for by the parent Society.

The canvassers meet at the Vicarage on the first Friday of each month, pay in the money they have received for the previous month's periodicals, mention the removal of subscribers, and transact any business which may arise.

Once a year we have a social gathering, at which the Annual Report is read, and the canvassers are encouraged to renewed and increased efforts for the future.

In this way we have been the means of circulating at Fulham, during the ten years the Association has been at work, more than 186,000 magazines, receiving in payment for them, and for binding some 1,770 volumes, more than £1,430, and that chiefly from the working classes.

This is one of those happy societies which is more than self-supporting, and does not require a single subscription. The periodicals are supplied by the Pure Literature Society, 11, Buckingham Street, Strand, at a discount of twenty-five per

* Both the specimens of types and the cards may be obtained at the Bible Society's House, 146, Queen Victoria Street, London, E.C.

† The Pure Literature Society, of 11, Buckingham Street, Strand, will supply these specimen magazines gratuitously, and its courteous secretary, Mr. Turner, is always ready to attend meetings that may be called to inaugurate and promote the welfare of "Parochial Magazine Associations."

cent.; and this enabled us last year, after paying £11 for printing and £9 for incidental expenses, to realize £30 profit.

It may be asked what we do with the surplus.

In the first place, we present our secretary,* who is the only paid officer of our Society, with an honorarium of eleven guineas. Then we return all the children in the seven Parochial and Board Schools in Fulham one-fourth of the cost towards binding their magazines. Further, we are enabled to float a parochial magazine, and, with the assistance of a grant from the Religious Tract Society, to present annually 6,000 almanacs with Scripture texts for each day, not only to the subscribers to our periodicals, but to each family in Fulham. And this gift is a great help to the canvasser in first making the acquaintance of the people in the district.

"But," to adopt the words of the prospectus of another Association, "cannot those who want magazines go to the shops and order them for themselves? and are you not robbing the shopkeepers of their custom by these voluntary efforts?"

"The reply is simple: Yes, people *could* go to the shops and order their magazines, if they would; but in point of fact they don't and won't. They need to see the magazines, to have their advantages pointed out, and the patient assistance of a discriminating friend to enable them to select what is suited to them. Where the distributor finds a family taking one of our periodicals from a shop, he is only too glad to encourage them to continue taking it, or else to change it, if possible, for something better, but still to get it from the same place."

It stands to reason that it does not answer for a bookseller to send his boy to a back street with a halfpenny magazine for Mrs. So-and-So, three pair, back room. Indeed, when the effort was first made, I handed to a bookseller the names of about seventy subscribers to the *British Workman*, asking him to regularly supply them with the paper, but found that after the lapse of a few weeks nearly the whole of the subscribers had dropped off. To be successful, the attempt must be made by voluntary canvassers who are willing to take pains and trouble in the effort.

The results of such a work must necessarily be in a great measure hidden for the present, and known only at the day of manifestation.

* We are happy in obtaining the services of a gentleman of thoroughly business habits, and this is an essential point in the working of an association.

Such an association cannot, like our great hospital charities, send forth a list of so many patients cured, or so many cases relieved. It cannot, like a society for temporal relief, set down how much distress and suffering has been alleviated, or how many bales of clothing have been supplied. It cannot tell of so many children instructed, drunkards reclaimed, thieves reformed, or prodigals restored. Nor can it, like our great missionary societies, speak of the number of converts which have been made, nor tabulate those who have been added to the communicants' list ; but yet it is believed, from the influence of the articles which appear from time to time in the publications it so largely circulates, that in its own quiet and unpretending way it is no mean sharer in each and all of these great and good works. Nevertheless evidence is not wanting of direct benefits resulting. Men are being allured from the gin-palace by the inviting periodical on their table. One of the greatest drunkards in Fulham stopped me the other day to repeat with the keenest zest a telling tale which had struck him in one of them, and it is often found that the illiterate father, who could not read an ordinary book, will spell over one of large type which has been taken in for his children.

The end and object of such an association is not, I need scarcely say, multiplying books, but by means of these periodicals to influence the hearts, and so the habits and lives, of the people ; and as this can only be accomplished by God's blessing on the effort, a principal recommendation of our Association is that "the whole work of the Society should be begun, continued, and ended in a spirit of prayer, God's blessing being invoked on the work, the worker, and the district in which the canvasser labours ;" and thus containing, as these periodicals do, so much of the incorruptible seed of the word of God, we doubt not they are used by the Holy Spirit as a means of begetting spiritual life in those still dead in sin, and of increasing and strengthening that life where it already exists.

And then bound up, as so many of our serials are at the close of the year, these volumes of light and comfort and hope will probably descend to future generations, alluring from sinful pleasure, attracting to the family hearth, and instilling "that godliness which has the promise of the life which now is, as well as of that which is to come."

APPENDICES OF SPECIMEN FORMS OF THE FULHAM PURE LITERATURE SOCIETY.

Appendix A.] Specimen Canvassing Bill.

FULHAM PURE LITERATURE SOCIETY.

Treasurer.—Rev. G. S. BATTY, Holcroft Lodge, Fulham, S.W.
Hon. Sec.—Mr. JAMES APPLETON.

The Bearer, who has kindly undertaken to canvass for Subscribers, will have much pleasure in supplying you regularly with any of the following Magazines you may select, and which you can have bound through the Society at an exceedingly cheap price.

FOR ADULTS.

Appeal	½d.	Animal World	} 2d.
		Illustrated Missionary News	
		Sunday School Teacher	
British Workman	} 1d.	Science Gossip	4d.
Churchman's Penny Magazine		Christian Treasury	} 6d.
Cottager and Artizan		Family Treasury	
Day of Days		Golden Hours	
Family Friend		Hand and Heart	
Friendly Visitor		Leisure Hour	
Home Visitor		Quiver	
Mother's Friend		Sunday at Home	
Mother's Treasury		The Fireside	
Old Jonathan		Weekly Welcome	
St. John's Parochial Magazine, or Tract Magazine [Home Words.]			

FOR THE YOUNG.

Adviser	} ½d.	Children's Friend	} 1d.
Band of Hope Review		Child's Companion	
Children's Messenger		Infant's Magazine	
Children's Paper		Sunday Scholar's Companion	
Child's Own Magazine		Sunshine	
Rosebud		The Prize	
Excelsior			2d.
Chatterbox			3d.
Kind Words			6d.
Boys' Own Paper			

. The canvassers of the Society are willing to receive periodical payments for Bibles.

THIS PAPER IS LEFT BY*

THE CANVASSER FOR THIS DISTRICT.

* The Canvasser's Name and Address may be inserted here if desired.

*Pernicious Periodicals or**Back of Specimen Canvassing Bill.*

Prices at which the Magazines taken in from the canvassers of the Society during the past year can be bound in half-roan, and lettered.

Adviser	}	8d.
Appeal		
Children's Friend		
Children's Paper		
Child's Own Magazine		
Child's Companion		
Infant's Magazine		
Mother's Friend		
Rosebud		
Sunshine	}	9d.
Tract Magazine		
Churchman's Penny Magazine		
Day of Days	}	1s.
Home Visitor		
Mother's Treasury		
St. John's Parochial Magazine, or Home Words		
Children's Messenger		
Family Friend	}	1s. 6d.
Friendly Visitor		
Old Jonathan		
Sunday Scholar's Companion		
Sunday School Teacher		
The Prize		
Christian Treasury		
Chatterbox	}	2s.
Family Treasury		
Golden Hours		
Kind Words		
Leisure Hour		
Quiver		
Science Gossip		
Sunday at Home		
The Fireside		
Boys' Own Paper	}	2s. 3d.
Illustrated Missionary News		
Weekly Welcome		
Animal World	}	2s. 6d.
Band of Hope Review		
Cottager and Artizan		
Hand and Heart		

If two years' numbers are desired to be bound in one volume, double the above prices will be charged.

Subscribers desiring to have their Periodicals bound through the Society are requested to write in pencil their names and addresses, as well as the colour—whether green, purple, or maroon—they would wish their volumes to be bound in, on the first page of the January number, and to hand the twelve monthly parts *complete*, together with the cost of binding as stated above, to the canvasser, who will kindly forward them to Mrs. Batty, at St. John's Vicarage, for that purpose.

To avoid delay in the return of the books, they should be given to the canvasser as early in the year as possible.

December, 1878.

Appendix B.] Specimen Canvasser's Order Sheet.

FULHAM PURE LITERATURE SOCIETY.

Treasurer.—Rev. G. S. BATTY, Holcroft Lodge, Fulham, S.W.

Honorary Secretary.—Mr. JAMES APPLETON.

To the Secretary,

Please supply me with the following Magazines for the month of

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No. of each Magazine required.	s.	d.	No. of each Magazine required.	Brought forward	s.	d.
Adviser	1	d.	Home Visitor	1	d.	
Animal World	2	d.	Infant's Magazine ..	1	d.	
Appeal	1	d.	Kind Words	3	d.	
Band of Hope Review ..	1	d.	Leisure Hour	6	d.	
British Workman ...	1	d.	Missionary News ...	2	d.	
Boys' Own Paper ...	6	d.	Mother's Friend	1	d.	
Chatterbox	3	d.	Mother's Treasury ...	1	d.	
Children's Friend ...	1	d.	Old Jonathan	1	d.	
Children's Paper ...	1	d.	The Fireside	6	d.	
The Prize	1	d.	Quiver	6	d.	
Child's Companion ...	1	d.	Rosebud	1	d.	
Children's Messenger ..	1	d.	Science Gossip	4	d.	
Child's Own Magazine ..	1	d.	Sunday at Home ...	6	d.	
Cottager	1	d.	Hand and Heart ...	6	d.	
Christian Treasury ...	6	d.	Sunday Schl. Teacher ..	2	d.	
Churchman's Id. Mag. ..	1	d.	Sunday Scholar's Com-			
Day of Days	1	d.	panion	1	d.	
Family Friend	1	d.	Sunshine	1	d.	
Family Treasury ...	6	d.	Tract Magazine	1	d.	
Friendly Visitor	1	d.	Parochial Magazine ..	1	d.	
Golden Hours	6	d.	Weekly Welcome ...	6	d.	

Carried forward

Amount of back Numbers (if any)

Total

Canvasser's Name

Address

The attention of Canvassers is particularly requested to the following regulations:—

This list will be called for on the 19th of each month.

Should the messenger not receive this list on the 19th, please forward it (by half-penny post, or otherwise), as addressed at the back, on the following day.

If back numbers are required, a separate list for each month should be sent to Miss Edridge, 17, Ann's Terrace, before the 14th of the month.

The Committee meet at St. John's Vicarage, on the first Friday in the month, at 7.30 p.m.; canvassers unable to attend are requested to forward their payments for the last month's Magazines to the Treasurer, or to give the amount in a closed envelope to the messenger who collects the lists.

Canvassers kindly undertaking to have the yearly volumes of the Magazines bound for their subscribers, are requested to bring the twelve monthly parts complete, with the name and address of the subscriber and the name of the canvasser, through whom they are sent, written in pencil on the first page of the January No., to any of the monthly meetings of the Society, or to forward them to Mrs. Batty, at St. John's Vicarage.

To avoid delay in the return of the books, they should be sent as early in the year as possible.

Canvassers wishing to purchase Bibles for their subscribers, are invited to order them on the back of this paper, describing them according to the published description in the Bible Society's list.

N.B.—This list should not be fastened, if sent by halfpenny post.

Specimen Order for Binding Form.

FULHAM PURE LITERATURE SOCIETY.

Please have the undermentioned Magazines bound in the colour specified.

[illegible]

Address

The books to be bound, together with this form duly filled up, should be sent to Mrs. Batty, at St. John's Vicarage.

* Green, purple, or maroon.

† The cost of binding is payable in advance, and must accompany the books.

Appendix E.]**SUGGESTIONS FOR CANVASSERS.**

The following suggestions were adopted at a Meeting of the Committee of Canvassers, held at St. John's National School-room, on Friday, 10th April, 1874, as those most conducive to the successful working of the Society.

I. The object of the Society is the circulation of good and wholesome Magazines, in place of the pernicious periodical literature so extensively diffused.

II. In canvassing a district, it is essential to success that the canvassers should show specimens of the Magazines suitable to the circumstances of the persons and families they canvass. A list of the Magazines should be left for each family, and the object of the Society mentioned to them. The names and addresses of the subscribers, together with the description and price of the Magazines desired, should be entered in the canvasser's District Book.

III. When the canvass of the district is completed, the canvasser should make up, on one of the printed order sheets, the number of each of the Magazines required, sign it at the foot, in the space allotted for that purpose, and leave it out for the messenger, who will call for it on the 19th of each month, or the previous Saturday when that day happens to fall on a Sunday. If the messenger neglects to call for the list, it should be sent or posted to the Secretary on the following day.

IV. If back numbers of the Magazines are desired, separate lists for each month for which such Magazines are required should be forwarded to the Secretary, on or before the 14th.

V. Care should be taken not to order more Magazines than are subscribed for. If any are unavoidably left on the canvasser's hands, they should be carefully preserved and returned to the Secretary before the 14th of the month, to enable him to use them in supplying future lists of back numbers.

VI. It is desirable that the canvassers should attend the monthly meetings of the Society at the St. John's Vicarage, Walham Green, on the first Friday in each month, at 7.30 p.m.; but if prevented doing so, the money for the last month's Magazines should be given in a closed envelope to the messenger when he calls for the list.

VII. Any canvasser leaving home should make arrangement for the early delivery of the Magazines to their subscribers. The importance of a regular and early distribution of the periodicals can scarcely be overrated.

VIII. The aim of the Society being the circulation of the selected Magazines, the canvassers are particularly requested to abstain from supplying those who already take them through a bookseller.

Canvass.

Making out the lists.

Back numbers.

Return of surplus Magazines.

Payments by canvassers.

Delivery of periodicals to subscribers.

Interference with book-seller avoided.

IX. The rules of the Society do not admit of the canvassers giving credit for the Periodicals they circulate, or receiving payment for them on Sundays. Credit and Sunday payment inadmissible.

X. Canvassers kindly undertaking to have the yearly volumes of the Magazines bound for their subscribers, should send the twelve monthly parts complete, with the name and address* of the owner and of the canvasser through whom they are sent written in pencil on the first inside page of the January number, to Mrs. Batty, at St. John's Vicarage. A list of the Magazines, made out on one of the forms supplied by the Society, should accompany them, as well as the sum payable for binding, according to the estimate at the back of the canvassing bills. Binding Magazines.

XI. The children in the Parochial and Board Schools who have taken in Magazines from the Society during the year are entitled to have one-fourth of the prices they have paid returned to them towards binding (except on the 6d. Magazines, which will be bound by the Society wholly free of cost), the canvasser of the school undertaking to see that the money is applied to the purpose for which it is granted. Grant towards binding periodicals for children in Parochial and Board Schools.

XII. Canvassers desiring Holy Bibles for their subscribers at the Bible Society's prices, are invited to apply to the Treasurer for them, at any of the monthly meetings of the Society. Holy Bibles.

XIII. It is earnestly recommended that the whole work of the Society be begun, continued, and ended in a spirit of prayer, God's blessing being invoked on the work, the worker, and the district in which the canvasser labours. Prayer.

* This should be written sufficiently low down on the page to prevent its being cut off by the binder.





S P E E C H

OF

E. A. LEATHAM, Esq., M.P.

IN MOVING HIS RESOLUTION

WITH REGARD TO

THE TRAFFIC IN LIVINGS,

IN THE HOUSE OF COMMONS,

MARCH 29TH, 1881.



L O N D O N :

EFFINGHAM WILSON, ROYAL EXCHANGE.

1881.



MR. EDWARD LEATHAM'S

CHURCH PATRONAGE MOTION,

29TH MARCH, 1881.

MR. SPEAKER,

I do not think, Sir, that I am chargeable with much of the impatience of a fanatic in calling attention for the fourth or fifth time to the traffic in ecclesiastical benefices. How any churchman can read the evidence which was taken by the Royal Commission on Patronage appointed more than two years ago, and not be moved by it to the advocacy of immediate legislative action, is one of those things which, I suppose, one must be born in the lap of the Church to understand. Of course there is one explanation, and it is one which I have often heard: that the indictment which may be based upon that evidence against the whole ecclesiastical system of the Church of England is true; that these scandals and abuses are either inherent in the system or so firmly and inseparably built into it that there is no defence and no escape so long as the Church is connected with the State. If that be so, the sooner we have disestablishment the better. But if that be not so, and the disease have not yet passed beyond the reach of remedy, surely those who think this are bound to bestir themselves, and that at once, if only in the interests of common decency.

When therefore I heard that my hon. friend the

Member for Mid-Lincolnshire (Mr. Stanhope) was preparing a Bill upon this subject I felt no surprise, but on the contrary I experienced a sense of relief. For I hoped that at last this unpalatable subject might have passed into other hands. Unfortunately, when my hon. friend's Bill appeared it was very far from satisfactory. But whether the Bill be satisfactory or not, what is thoroughly unsatisfactory is that this great question should remain in private hands, however able. It is the Government alone, and a strong and resolute Government alone, which can deal with it effectually, and I hope that this debate will not close without our hearing from the Government some definite avowal of policy. And do not let the House suppose that I am about at this hour to weary it by a repetition of facts and arguments with which I fear that it is already too familiar. The evidence which was taken by the Royal Commission is so important and has cleared up so many doubtful points that it constitutes almost a new departure in the history of this question. It is with this evidence that I propose chiefly to deal to night, and if I shall leave many aspects of the question untouched, it is not because I think that what has been advanced on previous occasions has lost any of its cogency, but because I am anxious to add to it new considerations and new arguments with which the most recent information has armed me. For I propose to discuss the question from a new standpoint. I wish in the first place to show how this corrupt traffic is demoralising the clergy themselves, impairing their moral sense, enfeebling and degrading their consciences, and so poisoning, I may say, at its source that fountain of religious instruction which is presented to the nation by the State. In the next place I wish to show how wide is the area which is already covered by clerical patronage, together with the evils which it entails upon the parishes themselves ; and lastly,

I wish to remind the House how rampant and flourishing this traffic has become, and how ingenious and unscrupulous are many of the agents and brokers in this peculiar branch of industry.

And first as to the clerical conscience.

The Commission examined Mr. Stark. Mr. Stark, as the House is aware, is one of those agents to whom patrons and clergymen betake themselves who are anxious to carry out these transactions with the minimum of illegality. He has to do, as he tells us, with the cream of the profession. He is a perfectly credible witness. If he said anything which was not true, the Commission had every opportunity of convicting him of inconsistency or exaggeration. They did nothing of the kind. And yet when we remember who the persons are whom he is describing, and what guarantees they have given for holiness and purity, anything more astounding than his evidence it has never been my misfortune to read.

2025. (*Chairman.*) Have you any information to give as to the extent to which the existing law of simony is contravened?—The Commissioners are well aware that the sale of advowsons, with the understanding that possession is to be given, is according to the law illegal. Three-fourths of the patrons with whom I have come in contact, and among them clergymen of the highest standing, do not recognise any moral crime in an infraction of the present law of simony, and the consequence is that they freely and unhesitatingly sell and purchase advowsons with the understanding that immediate possession is to be given, nor looking upon it as any sin. When I say clergymen of high standing, I have had business with ex-Colonial bishops, canons, and other dignitaries of the Church, who of course would be above suspicion in every way. * * *

Three-fourths of my transactions are with immediate possession, and strictly speaking they are nearly all illegal.

2028. (*Bishop of Peterborough.*) You say that the clergymen to whom you refer who offer their benefices for sale with immediate possession regard the transaction as in no way sinful; they know it nevertheless to be illegal?—Most decidedly.

2029. Knowing it to be illegal, these clerical patrons ask you to help them to break the law?—Decidedly; and the matter is completed by solicitors of the highest standing in the country. The clerical agent simply introduces the parties. The lawyers draw up the necessary deeds.

2030. You are of course aware that a simoniacal transaction in obtaining possession of a benefice voids the benefice?—Decidedly.

2031. These clerical patrons are aware that if these transactions became public, and any one took proceedings upon them, their benefices would be void?—No doubt.

* * * * *

2042. That is to say, there are clergymen of the highest character who do not recognise any moral wrong in breaking the laws of their country?—You may put it that way. The law is clear and distinct. Only this morning in an interview I had with one of my clients, I pointed out to him that it was an illegal transaction. In all my transactions with my clients I have always stated that they are illegal transactions.

* * * * *

We have a law as strict as it is possible to make it, short of criminality, and yet it is evaded; and moreover the clergyman is required to take an oath to the effect that he has not paid or caused to be paid any sum of money in any transaction which to the best of his belief is simony. The clergyman says to himself, "In my view this is not simony."

2062. The clergyman knows what the meaning of "simony" in that declaration is; he knows that it is a legal term which means contrary to the law of simony?—Yes.

2063. Knowing that, these moral clergymen who first of all ask you to break the law then take an oath that they have not broken the law?—Yes.

Sir, this traffic is so corrupt and so corrupting, that its corrupt influence seems almost to taint the consciences, not only of those who are engaged in it, but of those whose business brings them into the same neighbourhood. A high authority in Ecclesiastical Law, who was one of the Commissioners, has satisfied himself apparently that the law is not broken because he can discern a distinction between a written agreement and a verbal understanding. There is no written agreement in

these transactions, only a verbal understanding. And it is through this miserable loophole that these trafficking and lying clergy creep. What should we think of men who crept through such a loophole in the ordinary affairs of life? What should we think of men who thus eluded their mere pecuniary engagements? Should we not think them thorough-paced rascals? And yet these are men who are set over us by the law of the land as our moral and spiritual guides.

But Mr. Stark has found a remedy for all this. He would adapt the law to the state of the clerical conscience. He would repeal the law of Simony, and put something much gentler in its place. Mr. Stark has, I believe, many followers. Sir, I remember attending Divine Service in a church the interior of which was adorned by an enormous clock. For some reason the officiating clergyman was ten minutes late, a fact which the clock plainly indicated. At last the reverend gentleman appeared in full canonicals, and at the same moment fingers came forth from behind the clock and pushed the hand back ten minutes. It struck me that that was the most original way of making a clergyman punctual I ever saw. Mr. Stark's way of making him moral is equally so. The law is strict, and the clerical conscience is not. Don't do anything to the clerical conscience; relax the law! Put the clock back!

But perhaps some one will say, "These men, after all, are the exceptions. You are framing your indictment against the clerical conscience upon the evidence of an accomplice. Surely Mr. Stark is making the best of his equivocal profession by seeking to show that it has the countenance of clergymen of the highest standing."

Sir, I wish I could think so. Unfortunately Mr. Stark's statements are confirmed by other evidence which is perfectly conclusive. For example: Mr. Lee

who is secretary to I do not know how many bishops, and who was examined by the Select Committee, states that "evasions of the law are almost universal." Mr. Bridges, examined by the same Committee, and who may be described as a solicitor in the very thick of ecclesiastical business in London, was asked these questions respecting the oath:—

"You think it being a legal oath, persons not of a legal mind may not quite understand it?"

"Yes. Such persons may be very much embarrassed, or else they may come to the conclusion that the whole thing is an absurdity, and that they may get through the matter in the best way they can; that I know to be a very common state of mind."

"Have you known instances of that kind?"

"Yes. There have been instances in which I have been fortunate enough to stop proceedings of this kind. and there have been other cases in which I have not been so fortunate, but in which proceedings have gone on in spite of every remonstrance."

And with regard to a most discreditable transaction he was asked—

"May I ask whether the clergyman who did this was generally regarded as a respectable man?"

"He was a thorough gentleman by position, he was a man of good family, and there was nothing whatever against his character. He did not belong to any very earnest school in the Church."

Mr. Few, who is known to half the House, was also examined.

"Practically you have had considerable difficulty in getting clergymen to understand the stringent character of the oath against simony, have you not?"

"Undoubtedly. Even in the case of men of undoubted piety, and more especially in the case of the oath, it is

quite remarkable how dense they were in seeing what its tenor was, and I remember my father constantly dwelling upon the same point, that he had to read it over to them. These were men of undoubted piety, and yet they could not see that what they desired to do was against the oath."

Now, this "density" is the direct consequence of the corrupting influence of the traffic. Surely it is of vital importance to the Church to get rid of that corrupt influence at all costs. How can we respect the teaching of the Church when we find that the teachers themselves, the moment that their selfish interests come into play, are so utterly dense and unscrupulous? and how can we endure that a Church which is unwilling or unable to clear herself from the turpitude of these transactions should be set up and kept up by Act of Parliament as the only true exponent of what is meant by religion in England?

Such being the state of the clerical conscience, it is not reassuring to find that, thanks to our system of purchase, a very large proportion of the private patronage of the country is already in clerical hands. Not only are the livings which are still with lay patrons besieged by clergymen with their hands, and I fear in many cases with their consciences, in their pockets, but in a vast number of instances the vendors are clergymen also; for the traffic is being carried on by clergymen on both sides. Indeed the extent of clerical patronage constitutes a very formidable danger. Anything more foreign to the intention of the law, or more mischievous to the interests of the Church, or more disastrous to the parishes themselves can scarcely be imagined than that system of clerical patronage which is the creature of this illicit trade. The law forbids a clergyman to purchase a next presentation for himself; the intention of the law no doubt being that the patron should be one person, and

the presentee another. It was hoped, doubtless, that by this arrangement the laity would be able to exercise some kind of control over the clergy and all their multitudinous vagaries. But in defiance of the intention of the law, the clergy are rapidly buying up the fee-simple of the Church. We often hear of the "functions of the laity" in the Church of England. There are a class of clergymen who regard the "functions of the laity" with contempt. They are anticipating the whole movement on behalf of the laity. They are making themselves masters of the situation. They are buying up everything over the heads of the laity with hard cash. Where are the laity in such parishes as these? "That is my pulpit" practically says such a parson. "It cost me so much. I will preach in it just what I please." "This church is my freehold. It cost me so much. I will make it ring, if I like, with denunciations of the impious interference of an Erastian Government with the things of God." "That altar cost me so much. I will deck it out and decorate it exactly as I please." And these gentlemen appear before us clothed in the whole authority of the State, and in Goodness knows what of supernatural authority which they say that they derive from the Church—the Church which permits her authority to be scrambled for in the market-place—the State which offers its authority to the highest bidder!

Sir, I can conceive nothing more humiliating or more intolerable than the picture of such a congregation—simple, God-fearing men, it may be, and used to the Protestant service of the Church of England as it was understood in times when the Church of England was at her best, and she was at her best in the rural parishes—I can conceive nothing more revolting than the picture of such a congregation suddenly confronted by one of these

sacerdotal and simoniacal upstarts who changes everything, overturns everything, and tramples upon everybody with all the airs of sovereignty. The parish is helpless, the bishop is helpless, the law is helpless. The despot is in an incontestable position; and he is there for life. He is there not through fame or merit, or because he has deserved well of the Church, or because his name is associated in any way with the locality. He has bought himself in; and read himself in.

Is the House prepared for the assertion of Mr. Stark that two-thirds of the private patronage of the Church is in the hands of clerical patrons?

2098. Can you give us any reliable information as to the number of clerical patrons that there are altogether?—No; the proportion in my gazette referring to the benefices I have now for sale is 73 clerical patrons as against 48 lay patrons. You might take that as representing what the proportion would be generally. Taking the whole number of patrons at 7,000, I fancy the number of clerical patrons would be 4,000 or 5,000.

The Rev. Samuel Slocock, an Essex rector, who appeared before the Commission as a kind of spokesman for the Essex rectors, is more precise. He estimates the value of clerical patronage in the county of Essex alone at £324,250 at ten years' purchase, representing from sixty to seventy benefices. And Mr. Philip John Budworth, of Greenstead Hall, and late High Sheriff of the county, stated that "from the tolerable knowledge which he had of other parts of England besides his own, the conditions of lay and clerical patronage are in many other counties much the same as they are in Essex." Now, Sir, this constitutes, of itself, a very flagrant abuse. "Just imagine," said Mr. Venables, who was one of the Commissioners, "Just imagine that most of the advowsons of England were at this moment the sole property of the clergy, where would there be any interest on the part of the laity in Church matters if a man just came

and thrust himself into a parish and said, 'This is my property. I shall just come here and do pretty much as I like.' Yet this is the state of things at which we are rapidly arriving. Sometimes it is a donative which is bought. The Rev. Edward Parker Dew told the Commission that he purchased the donative of Braemore, near Salisbury, for £8,500, with a population of six hundred, and an annual value of £877. The House of course is aware that a donative is the absolute property of the purchaser. He can present himself and resign when he pleases, without troubling the bishop.

Sometimes it is a family living which is purchased. And by a family living I do not mean only a living which remains in the family, but which provides for the whole family. The Rev. William Bedford told the Commission of such a living.

1650. The advowson of the living of Sutton Coldfield was sold by the Crown, by Queen Elizabeth, to a person from whom my ancestor immediately purchased it in the same reign. In the reign of Charles the Second the then patron's daughter married a clergyman who was the first of a series of rectors and patrons who have gone on till the present day. * * * The value of the living is about £1,400 from tithes, and there is about 500 acres of glebe. It is a valuable living. It is near Birmingham, and the glebe is coming in for building. * * * There are three district churches, and they will become rectories after my death. I have carried a scheme through, approved by the Ecclesiastical Commissioners, and sanctioned by an Order in Council, that the patronage of those rectories should become private patronage, and the incumbents receive the tithes.

1652. Will they be with your family?—Yes, they will be in my family. My executors will have four advowsons instead of one, and the incumbents of the district churches will be rectors instead of vicars, and take the great tithes of the districts.

A statement which was summed up by Mr. Venables as follows :—

1667. (*Rev. G. Venables.*) Your view of the case, which is a very clear one, is one that regards the whole matter as property rather than

a trust ?—No doubt to a certain extent it is so. I have been speaking from the property point of view.

Indeed this inevitable perversion of sentiment, this disposition to regard the whole matter as property rather than a trust, meets us everywhere throughout the plea of the clerical patrons. Mr. Slocock was asked these home questions :

781. And if he avails himself of his position as such trustee to enrich himself in any degree to the injury of his trust, he is doing a very wrong thing, is he not ?—But he must think of home.

782. If he considers his home or his family in preference to his trust, he is disregarding his trust, is he not, he is allowing considerations of a personal nature to interfere with his duty to his trust ?—Then I think the primary duty of a man is to provide for his own almost before the parishioners. He is bound to think of his family, and how can he provide for his own if this is taken away from him ?

A reply which justifies the quaint and cynical dictum of Mr. Stark that

2041. Church property is so mixed up with rights of property that it is difficult to distinguish between rights of property and questions of conscience.

This, I suppose, must be the apology of clergymen like the gentleman mentioned by Dr. Hobhouse, the Bishop Suffragan of Lichfield, who bought the living of P., with a population of about 800, and financed it as follows :—

1350. He had raised a sum of money amongst the parishioners for the purpose of augmentation, which he carried to Lichfield and got doubled by the Diocesan Church Extension Society, and then he carried the double sum to the Ecclesiastical Commissioners, and so raised the income of the living from £94 to £130, I think, and then put it in the market.

Now this is frequently done. Augmentations are derived from Queen Anne's Bounty, or the Ecclesiastical Commissioners, or both, and when the pear is round and ripe it is sold and the proceeds pocketed. I do not know what the House thinks of this sort of thing, but to

an unsophisticated person like myself it seems very like sacrilege and theft. We cannot wonder that Mr. Meredith, one of the clergymen examined by the Commission, should condemn the system of clerical patronage.

He says—

260. The nature of my duties, some 25 years ago, as assistant inspector of church schools, under the Committee of Council, used to bring me in different parts of the country in connection with the clergy, and then I noticed that in every case where there was a clerical patron the parish was badly cared for. I could give instances of parishes in which that has come under my notice individually.

261. You state that in every case in which the patron was a clergyman the parish was badly cared for; were those cases generally where a clergyman had appointed himself?—Yes.

262. Were they all such?—Yes, they were all such.

And as a monstrous illustration of the evils which this system inflicts upon the parishes let me cite the well-known case of St. Giles', Camberwell. Dr. Utterton, the Bishop of Guildford, described this case to the Commissioners. He said that the parish contained before recent divisions 60,000 souls; that in the year 1846 the present vicar bought the advowson for £12,000; that the living was shortly afterwards sequestrated for something like £20,000; that the gross income was £2,800; and that the whole sum which Bishop Sumner was able to apply to the spiritual benefit of the parish was £200 a year. The case was so outrageous that Lord St. Leonards brought it before the House of Lords, but he complained that there was no bishop there to support him, and the matter fell through. When Bishop Wilberforce came into the diocese he asked the parishioners to join him in raising a fund of £400 a year towards employing two additional curates and putting the vicarage into a state of repair. But no sooner had the curate in charge got into the vicarage than the vicar who had been away for years presented himself and said, "I demand to come

and be my own curate." So he took up his residence, and has been there ever since.

Now, do not let the House suppose that this is an isolated illustration of the mischief done by the system to the parishes. Mr. Herford, the Manchester coroner, a gentleman well known as a devoted churchman and active supporter of several church societies, gave a detailed description of the state of a group of parishes in East Cheshire, with all of which he was familiar. He said :—

1210. The first that I would mention is Ashton-on-Mersey. In 1877 the living was offered for sale by the rector, who is occupier as well as owner of the living. As such he was able to advertise that immediate legal possession might be had, as he could, of course, vacate it on finding a purchaser. * * * The tithes were immediately sold by the present rector to a London company, whose rigid distrains caused an angry feeling and an "indignation meeting." For many years past the living has always been sold in the same way. The cases of individual hardship which are said to have occurred in connection with this purely mercantile mode of raising the clergyman's income are amongst the evil temporal effects of the purchase system. Then I proceed to the case of Stockport, which is a parish adjoining Ashton-on-Mersey, and a very extensive parish, the presentation to which has also for many years been sold. * * * The living was offered by auction in 1850 at a public-house in Stockport, with other property (the "Warren Bulkeley Arms Inn," the "Vernon Arms," &c.), which sold well, but the living was withdrawn at the reserve price of £12,000, the then rector being stated to be aged 63. Eight years afterwards it was sold to the father of the present rector, who did not come into possession until 17 years after the purchase. The purchase money was £12,000, which at compound interest would now be worth two or three times that sum. One result of this great pecuniary loss was that the rector, whose income is £3,000 a year, having found out what he was advised to be a flaw in the leases granted by the late rector, now claims from the lessees the land leased to them with the houses they have built upon it. A claim so disastrous to a great number of families has naturally produced great feeling against the Church, nearly a whole ward in the borough being stated to be in rebellion against the rector, and as the title to the leases is what is technically called "slandered" by this claim, the leaseholders are bringing actions in their turn against the rector. Here again, the evil temporal results of the purchase system are very marked. By the same purchase the rector

became entitled to present to St. Thomas's Church, Stockport, and to the churches of Dukinfield, High Lane, Hyde, Marple, and Romiley. In Cheadle, the adjoining parish, the living was bought for the present rector by the lady whom he married. It includes the patronage of another church, which is held by the rector's brother. * * *

Adjoining Cheadle is Wilmslow, Sir Humphrey de Trafford is the owner, and being a Roman Catholic cannot present. For 216 years there has not been a presentation except by purchase. As soon as one appointment is made, the next presentation is sold. About 1824 the sudden illness of the rector (the Rev. Mr. Bradshaw) caused great alarm to the owner because the living had not been sold, and it is illegal to sell a living when vacant, or the rector is *in extremis*, but a purchaser in Manchester was luckily found; the owner, Mr. Trafford, was in the hunting field, and there executed the sale for £6,000. The bishop refused to accept the clergyman, because the late rector had been *in articulo mortis*, having died very shortly after the sale was made. There were three actions to decide the question, but the House of Lords, "in the interests of property," ultimately decided against the bishop. Constant war has been the normal state of the parish, and numberless pamphlets and papers have been issued by churchwardens and others, in one of which the churchwardens speak of "this monstrous system of "buying and selling the welfare of immortal souls." And they ask, "What is the purchasing of a living but spiritual domination on the "one side, and spiritual slavery on the other?" The state of the church and of the parish seems to me just what might have been expected from the existence of the system of purchase so many years. * * *

Adjoining the last-mentioned parish is that of Prestbury, the mother church of the town of Maccolesfield, which has latterly been sold, in next presentations only, by the Leghs of Adlington. The living was bought for the present vicar by his brother, and includes the patronage of the parishes of Bollington, Bosley, Rainow, Saltisford, and Winkle. These sales of sub-parishes are a most important part of the subject. Adjoining Prestbury is Astbury, the mother church of the town of Congleton, which was sold together with the presentations of Bug-Lawton, Mossley, Odd-Rode, and Smallwood. * * *

The living was sold with others by the first Lord Crewe to pay the debts of his son. It is stated that when the living of Astbury was about to become vacant one of the ladies of the Crewe family was allowed to stake it in a bet with one of the ladies of the Egerton family, the decision being made to depend upon a race between two caterpillars. * * *

Adjoining Astbury is the parish of Sandbach. Early in the present century the Rev. J. Armstead bought the living, and in 1828 presented his son, who instituted a suit for vicarial tithes against his parishioners, and by this means raised the value of the living from £200 a year to

£1,600, the whole price for it being £1,500. The immemorial value of the living was shown by the fact that in an old trust deed creating scholarships at St. John's, Cambridge, the vicars of Sandbach were entitled to a prior claim for their sons "on account of personal poverty," showing that such claim was never at all anticipated for many generations. The vicar is also *ex-officio* patron of five other parishes, Sandbach, Heath, Goosbrey, Elworth, Church Hulme, and Wheelock, to the first two the brothers of the vicar being appointed.

Now, do not let any one say that Mr. Herford selected a corner of the country which in these respects was very much worse than any other part. If everybody were as anxious to expose and condemn this system as Mr. Herford is, similar evidence would be forthcoming from every part of the kingdom.

The House may form some estimate of the prodigious volume of this traffic by a reference to the periodical Catalogues of Preferment which are issued by the recognised agents. Mr. Stark handed in three of these instructive works, which are published by himself, viz. : *The Church Preferment Gazette*, containing particulars of 110 Advowsons and 22 next Presentations for sale ; *The Private Patrons' Gazette*, with the requirements of 160 or 170 *bonâ-fide* purchasers ; and *The Benefice Exchange Register*, with particulars of about 350 Benefices for Exchange, many of which, however, are described as being also for sale.

And before I go any further I should like just to remind the House that when we are dealing with spiritual property, exchange is always a prettier word than sale ; but in the lips of the agents the terms are nearly convertible. On previous occasions I have proved this point by evidence, and I will now add a statement in confirmation which was made by Mr. Cox, of Belper, a gentleman who has mastered the subject in all its branches, and contributed very largely to its elucidation. He says :—

23. I should like, if I might be allowed to do so, to state that, although the advertisements in the "Ecclesiastical Gazette" for sale have been stopped, they have not been stopped for exchange, and that the exchange, in many instances, is a mere cloak for the worst transactions that the agents engage in; for I know, of my own knowledge, that in several instances in which clergymen, in order to test the matter, since this alteration in the "Ecclesiastical Gazette," have written to those agents who are now permitted to advertise exchanges, for particulars of the exchanges, they have received at the same time the lists of sales of advowsons.

But Mr. Stark's list of 132 benefices for sale and 350 for exchange represents only a part and a small part of this traffic. Mr. Cox handed in also Mr. Corbett's General Register of Church Preferment for Exchange, with particulars of 306 livings, 38 of which were for sale or exchange; but though the particulars of 306 only are given, Mr. Corbett states that he has 500 on his books. Mr. Cox handed in also Mr. Bagster's Monthly List of Church Preferment for Sale and Exchange, in which there were 95 benefices for sale, 311 for exchange, and 47 for either. He handed in also Mr. Ancona's List of Church Preferment for Sale, with particulars of 36 advowsons and next presentations, and the statement made by Mr. Ancona that since the last issue he had disposed of 22 livings. Mr. Cox also referred to Mr. James Beck's advertisements, five in number, and Messrs. Andrew and Son's, of which there were four. He stated further that the Oxford Ecclesiastical Society, established in 1872 do a genuine business in advowsons and exchanges, but that he had no list of theirs to produce.

Now, if we except the business of the disreputable agents entirely, we arrive at between fourteen and fifteen hundred as the aggregate number of livings which are up in the market either for sale or exchange, or both, at one and the same time; not very far from one-fourth of the whole private patronage of the Church; and a careful analysis of the catalogues shows that there are not many

duplicate advertisements. Let the House bear in mind that this enormous traffic is moving through hands which are prepared to admit that the bulk of it is illegal, and that it is screened by false declarations taken without compunction.

Hitherto we have been speaking of patrons and agents who are punctilious in their disregard of law and in their immorality, and who know how to draw the line somewhere, although not perhaps at perjury.

Now let me pass on to describe quite another class of patrons and agents, and quite another class of business with which purists like Mr. Stark will not soil their fingers. Mr. Stark keeps a list of "Black Sheep." It is well understood in his office that no "black sheep" need apply. But don't let the House suppose that therefore "black sheep" are kept out of preferment. No, Sir; they enter in sable flocks. There are agents who cultivate expressly this particular branch of the profession. They are men who are themselves branded with crime, and who seem to take quite a fatherly interest in criminals. Mr. Stark was asked these questions:—

2175. There being very disreputable agents, those parties who have been refused by you may go to one of those disreputable agents?—Yes.

2176. And those men being disreputable men will do disreputable work?—Yes.

2177. Therefore the effect of your caution is this—you send all the black sheep to these disreputable men?—Unfortunately very likely that is the result.

2178. They will do this business which you decline?—Yes.

2179. Therefore, practically, your caution is not of much real benefit to the Church, because the dirty work can be done somewhere else?—Yes.

And now let the House listen once more to Mr. Cox.

53. Clerical agents are not always persons of perfectly respectable character, I believe?—No.

54. Have you any evidence to give to the Commission upon that point?—In connection with two names I have. I know something of the character of the principals of two firms, both of whom are doing or have done a large business in this matter. Mr. Workman, *alias* Rawlins, has carried on, and still carries on, an extensive business as a clerical agent. He is in Holy Orders. His real name is Rawlins, but he passes under a dozen different aliases. One of his first notorious transactions as a clerical agent was with the Rev. N. K. in connection with a living in the diocese of ——. He cheated Mr. N. K. out of £3,000, involved him in simony, and caused him to lose both living and money. Mr. N. K. now works as a day labourer, and is usually in the workhouse in the winter. In 1852 Rawlins, or Workman, was convicted of altering figures on a cheque from £8 to £80, and was sentenced to several years' penal servitude. On coming out of prison he at once set up as a clerical agent (he was a man of some family and private means), and he bought advowsons and next presentations of several livings; two or three of them, I am told, being openly purchased at auction in Tokenhouse Yard. He issued a monthly organ, "The Church and School Gazette," published for several years at 56, Great Russell Street, Bloomsbury, and often had some young clergyman to assist him in the traffic as secretary. One of his plans was to advertise in the "Ecclesiastical Gazette" and elsewhere. I am quoting this bit of advertisement from the "Ecclesiastical Gazette" of December 1869, which contains this sentence, which I ought to have mentioned in speaking of N. K.'s case. "Sequestrations, either threatened or enforced, may in many instances be relieved;" and he also inserted advertisements of loans of money to clergymen moving, &c. Thus he became acquainted with embarrassed clergy, and got many into his meshes, and used them as his tools. His frequent bankruptcy illustrates his character. In 1856 he was bankrupt in his true name of Rawlins, and then consigned to the Queen's Bench Prison for three months. In 1864, on the 9th of June, he was bankrupt in the name of "James Murray Richard Rawlins, known as Richard Workman." In March 1875 he again passed through the Bankruptcy Court as "Murray Richard Workman," and perjured himself by swearing that he had never before been bankrupt or insolvent. I have referred to the Bankruptcy Court File, No. 71,349, for his last insolvency, and I found that the principal clerical creditors (all unsecured) were the Rev. R. H. Killick, Chadwell, Essex, £3,780; Rev. G. H. Turner, Cambridge Gardens, Notting Hill, £4,500; the Rev. James Whatman, 26, Bridge Row, E.C., for a small amount; Rev. T. S., £1,200, who says that the money was "advanced on a condition which has wholly failed," and that he has "received no satisfaction or security." Among the secured creditors are Messrs. Makrell, Smith, and Hughes for £9,189. 5s. 5d., secured on the advowsons of—1. Tarring

Nevill, Essex; 2. South Highton, Essex; 3. St. Phillips, Liverpool; 4. Newton St. Petrox, Devon; 5. Branksea, Dorset; 6. Upton Snodbury, Worcester; 7. Chadwell, Essex; 8. Patcham, Sussex; 9. Stopsley, near Luton; 10. Dodbrooke, Devon; and 11. Two pieces of land adjoining the Vicarage at Denton. Another creditor was secured for £700 on the advowson of Llanstadwell, Wales. How these advowsons got into his hands may be illustrated by following up one case, most of which information can be got from papers filed at the Bankruptcy Court. In 1871 the Rev. T. S. (then vacating the rectory of E.) paid over to Workman, through his solicitors, £1,200. He had already placed his rectory of E. in Workman's hands for "exchange," and the £1,200 was given in trust to Workman in order therewith to complete the purchase of a more valuable living for Mr. T. S. Such a living Mr. T. S. never obtained. He could get no redress; he was like N. K., involved in a simoniacal transaction, and his claim to be scheduled as a creditor on Workman's insolvent estate was disallowed by the judge on the ground that the transaction was illegal, and hence he lost his rectory and his £1,200, and was comparatively beggared. Thus Workman became possessed of the rectory of E., and presented thereto the Rev. R. Y. Mr. R. Y. has actually allowed Workman to preach in E. church.

A few months ago a suit against him being still pending, there appeared a notice of the death of Rawlins in the *Times*. But I am assured that he has since been seen going about his business as usual, whether in the body I cannot tell, or out of the body I cannot tell.

The principal (if not the sole proprietor) in another energetic firm is a man of notorious character. The firm under which title he works is a recently established but very energetic one, Messrs. Milward and Co., whom I have referred to already. They advertise largely in other papers besides the "*Ecclesiastical Gazette*." At the time of the late Sheffield Church Congress they day by day advertised in the local dailies that they had advowsons for sale from £2,000 to £10,000, and they prominently advertised in the semi-official guide to the Church Congress. Their principal is the Rev. Samuel Shipley, late Vicar of Plungar, Bottesford, near Nottingham. In 1877 he had to leave his benefice on a charge of bigamy, having married a widow lady at St. George's Hanover Square, when his own wife was living with him at Plungar. He also did business as a common usurer on the most disgraceful terms.

Milward & Co., now I believe going under the style of Taylor & Co., advertised 250 livings for exchange.

But I have purposely excluded their livings and Workman's livings from my calculation, because I do not consider myself bound to accept in either case their own account of the extent of their business.

Now, Sir, in reading the narrative of these gentlemen's exploits, if there be one thing which strikes us next to the rascality of the agent, it is the helplessness of the bishop. Lord Sydney Godolphin Osborne, in the course of his evidence before the Select Committee, describes how this very Workman put "black sheep" after "black sheep" into benefices, and how the bishop, though invariably warned of what was going on, was unable to offer any resistance. But let us hear the Bishop of Peterborough before the Royal Commission, of which he was an indefatigable member:—

1784. I should very much like, if the Commission will allow me, to relate to them four cases which occurred in my own diocese, in which the bishop was compelled to institute persons who were utterly unfit for the parishes. They are four very remarkable cases, and I should like to have them recorded. The first was that of a paralytic, in my judgment incapable personally of performing the duties of the parish.

* * * The second was a case of a man who some years previously had been a notorious drunkard, but his drunkenness and the notoriety of it had occurred beyond the limit of the Church Discipline Act two years, and I was advised that I could not refuse him institution. He was instituted to a parish within four miles of the scene of his previous drunkenness, which made him notorious and which created a great scandal. The third was the case of a man 75 years of age, who obtained the appointment to a parish containing two considerable country towns, a laborious parish, and who within six months after he was appointed asked me to give him permanent leave of absence on account of physical infirmity, and that man I was obliged to institute. The last case was the case of a man who was obliged to resign his chaplaincy to a gaol because he dared not face a criminal accusation. * * * I may venture just to state this further to the Commission, that it was under the pressure of these four cases that I introduced my Bill upon the subject into the House of Lords.

Well, Sir, I venture to think that all this constitutes a very strong case against the whole purchase system. It

is a case which is not to be met by any half measures or by any attempt to close one of the avenues to fraud and crime, while you leave the other, and the broader and the more frequented one, wide open. I do not pretend to have exhausted the case. I have given the House a few specimens of the evidence with which these blue books are filled. I have thought it sufficient in proposing a motion which is so purely preliminary in character to give an outline merely of the case, although perhaps it is rather a strong outline. There are many phases of the question upon which I have been unable even to touch. I have said nothing of the disgust and horror which these sales produce among Nonconformists, of the shock to religious feeling, and of the contempt which is poured upon the Church. Nor have I touched upon many points upon which I have dwelt on previous occasions. I have said nothing of the shameful auctions which are constantly taking place, and at which the cure of souls is knocked down to the highest bidder like a bale of damaged wool. I have said nothing about the piquant advertisements over which the House has often laughed; the glowing descriptions of the piggeries and shrubberies at the rectory; of the paucity of labour and the plenitude of pay; of the real county society; of the propinquity of admirals and baronets; and the abundance of trout and rooks. I have said nothing of the warming-pan system, and of the old men crawling up into their pulpits to read themselves in by the aid of jelly and negus; or of the poor man of whom I read the other day who complained "that his chances of preferment were gone; when it was supposed that he had a cancer, he was sounded with reference to four livings, but now that it was *known* that he only had a tumour, patrons took no notice of him." I have said nothing of all these things to-night because they are only accessories, although very

picturesque accessories, of the system. You may sweep them all away by legislation and yet the question will remain precisely where it is now. You will still have the sale of a public trust. You will still have the clergy with their disordered conscience bargaining and huckstering over an office which you have clothed with a peculiar sanctity and left rotting in the gutter of an illicit trade.

But perhaps some hon. member may say, "You have pointed out the disease, but you have not written the prescription." My answer is a very simple one. I am not one of the accredited physicians. I think it disgrace enough for the Church that a question which vitally affects her interests should be left year after year, and Parliament after Parliament, in the hands of an outsider. The Church is full of highly paid and highly gifted physicians. If you go into "another place," you may see the whole Faculty ranged upon benches. The Church is full also, as I have shown, of impotent folk, of maimed, halt, and withered morally; and it resembles Bethesda at least in this, that there is no one, except my hon. friend the member for Mid-Lincolnshire (Mr. Stanhope), to put these cripples into the pool. Sir, I hope that we shall hear something to-night from the right hon. gentleman at the head of the Government. The last Government was not a reforming Government. My right hon. friend, the late Home Secretary, admitted the truth of my case. He said that these transactions were worse than bribery. He was full of a godly indignation, and did nothing. The present Government is a Reforming Government. It is in reform that it lives and moves and has its being. I think that we have some little right to complain when we see it pushing its reforming fingers everywhere except into that warm nest of comfortable abuses which we call the Church of

England. Perhaps my right hon. friend at the head of the Government may say that we have had glimpses to-night of something which is more like an Augean stable than a nest; and that he is not Hercules. Yes, but my right hon. friend knows where the waters of Alpheios are waiting. He knows that if even he, with all his zeal for reform and all his zeal for the Church, and all his legislative wisdom, be unable to find a means for the removal of the corruption with which the stable reeks, sooner or later the waters will burst in of their own accord and sweep away not only the corruption, but perhaps the stable itself and all the sleek cattle which it contains.

Sir, I beg to move "That in the opinion of this House the simoniacal evasions of the law and other scandals connected with the exercise and disposal of private patronage in the Church of England are such as to call for immediate measures of the most stringent and radical character."



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NET PREMIUMS
FOR
INSURANCE
AGAINST
FATAL ACCIDENT,
ACCORDING TO AGE AND SEX.

BY
WILLIAM FARR, M.D., C.B., F.R.S.

—
PRICE FIVE SHILLINGS.
—



LONDON:
CHARLES AND EDWIN LAYTON, 150, FLEET STREET.
1880.

[Entered at Stationers' Hall.]



[Entered at Stationers' Hall.]

INSURANCE AGAINST FATAL ACCIDENT.

RATES OF NET ANNUAL PREMIUM TO COVER RISK OF FATAL
ACCIDENT, ACCORDING TO AGE AND SEX.

BY WILLIAM FARR, M.D., C.B., F.R.S.

The rates of Net Annual Premium in the following table were calculated on the two-fold basis of the deaths registered in England and Wales during the twenty years 1851-70, and the English Life Table.

A table (No. 6) in the Supplement to the Registrar-General's Thirty-Fifth Annual Report supplied the proportion of deaths from violence* (exclusive of suicide), to a million deaths from all causes at certain groups of ages among all classes of the population of both sexes in the twenty years 1851-70. These proportions were interpolated for each year of age, and applied to the deaths from all causes at the corresponding ages by the English Life Table; thus at age 30 (the middle age of the Group 25-35), the ratio of death of males from violence to deaths from all causes, was as 97,815 to a million, and the deaths from all causes by the English Life Table were 3,068, so

$$1,000,000 : 3,068 :: 97,815 : 300 \text{ or } \frac{97,815 \times 3,068}{1,000,000} = 300 =$$

deaths by violence out of 3,068 deaths from all causes at age 30. From the numbers so derived and termed Vd_x , a column (VC_x) was formed corresponding with the ordinary Commutation column C_x . The summation of this column (VM_x) was then used in conjunction with the N_x of the Life Table ($\frac{VM_x}{N_x}$) to determine the premiums required to insure £1 at death by accident, irrespective of profession or occupation. Separate tables were formed for males and females, and also for two rates of interest, viz., 4 and 5 per cent.

* The deaths from all kinds of violence, *except suicide*, were included on account of the nature of the statistics ready to hand, but the effect of the exclusion of murder and manslaughter on the results at certain ages was tested, and found so inconsiderable, that the inclusion or exclusion of such deaths is immaterial, particularly as many of the cases of manslaughter would involve liability on a Fatal Accident Insurance Fund.

			Net Annual Premium to Insure £100 over the Whole Term of Life.			
AGE.			MALES.		FEMALES.	
			Interest 5 per Cent.	Interest 4 per Cent.	Interest 5 per Cent.	Interest 4 per Cent.
			s. d.	s. d.	s. d.	s. d.
5	..	..	1 8 $\frac{1}{4}$	1 9	- 5	- 5
6	..	..	1 8 $\frac{1}{4}$	1 9 $\frac{1}{4}$	- 4 $\frac{1}{2}$	- 4 $\frac{1}{2}$
7	..	..	1 8 $\frac{1}{2}$	1 9 $\frac{3}{4}$	- 4	- 4 $\frac{1}{4}$
8	..	..	1 9	1 9 $\frac{3}{4}$	- 3 $\frac{3}{4}$	- 4
9	..	..	1 9 $\frac{1}{4}$	1 10	- 3 $\frac{1}{2}$	- 3 $\frac{3}{4}$
10	..	..	1 9 $\frac{1}{4}$	1 10	- 3 $\frac{1}{2}$	- 3 $\frac{3}{4}$
11	..	..	1 9 $\frac{1}{2}$	1 10 $\frac{1}{4}$	- 3 $\frac{1}{4}$	- 3 $\frac{1}{2}$
12	..	..	1 9 $\frac{3}{4}$	1 10 $\frac{1}{2}$	- 3 $\frac{1}{4}$	- 3 $\frac{1}{2}$
13	..	..	1 10	1 10 $\frac{1}{4}$	- 3 $\frac{1}{4}$	- 3 $\frac{1}{2}$
14	..	..	1 10 $\frac{1}{4}$	1 11	- 3 $\frac{1}{4}$	- 3 $\frac{1}{2}$
15	..	..	1 10 $\frac{1}{2}$	1 11 $\frac{1}{4}$	- 3 $\frac{1}{4}$	- 3 $\frac{1}{2}$
16	..	..	1 10 $\frac{3}{4}$	1 11 $\frac{1}{2}$	- 3 $\frac{1}{4}$	- 3 $\frac{1}{2}$
17	..	..	1 11 $\frac{1}{4}$	2 -	- 3 $\frac{1}{4}$	- 3 $\frac{1}{4}$
18	..	..	1 11 $\frac{1}{2}$	2 - $\frac{1}{4}$	- 3 $\frac{1}{4}$	- 3 $\frac{1}{4}$
19	..	..	1 11 $\frac{3}{4}$	2 - $\frac{1}{2}$	- 3 $\frac{1}{2}$	- 3 $\frac{3}{4}$
20	..	..	2 -	2 - $\frac{3}{4}$	- 3 $\frac{1}{2}$	- 3 $\frac{3}{4}$
21	..	..	2 - $\frac{1}{4}$	2 - $\frac{3}{4}$	- 3 $\frac{1}{2}$	- 4
22	..	..	2 - $\frac{1}{2}$	2 1	- 3 $\frac{1}{2}$	- 4
23	..	..	2 - $\frac{3}{4}$	2 1 $\frac{1}{4}$	- 3 $\frac{3}{4}$	- 4
24	..	..	2 -	2 1 $\frac{1}{2}$	- 3 $\frac{3}{4}$	- 4 $\frac{1}{4}$
25	..	..	2 1	2 1 $\frac{3}{4}$	- 4	- 4 $\frac{1}{4}$
26	..	..	2 1 $\frac{1}{4}$	2 1 $\frac{3}{4}$	- 4	- 4 $\frac{1}{2}$
27	..	..	2 1 $\frac{1}{2}$	2 2	- 4	- 4 $\frac{1}{4}$
28	..	..	2 1 $\frac{3}{4}$	2 2 $\frac{1}{4}$	- 4 $\frac{1}{4}$	- 4 $\frac{3}{4}$
29	..	..	2 1 $\frac{3}{4}$	2 2 $\frac{1}{2}$	- 4 $\frac{1}{4}$	- 4 $\frac{3}{4}$
30	..	..	2 2	2 2 $\frac{3}{4}$	- 4 $\frac{1}{2}$	- 5
31	..	..	2 2 $\frac{1}{4}$	2 3	- 4 $\frac{3}{4}$	- 5
32	..	..	2 2 $\frac{1}{2}$	2 3	- 4 $\frac{3}{4}$	- 5 $\frac{1}{4}$
33	..	..	2 2 $\frac{3}{4}$	2 3 $\frac{1}{2}$	- 5	- 5 $\frac{1}{2}$
34	..	..	2 3	2 3 $\frac{3}{4}$	- 5	- 5 $\frac{3}{4}$
35	..	..	2 3 $\frac{1}{4}$	2 4	- 5 $\frac{1}{4}$	- 5 $\frac{3}{4}$
36	..	..	2 3 $\frac{1}{2}$	2 4 $\frac{1}{4}$	- 5 $\frac{1}{2}$	- 6
37	..	..	2 3 $\frac{3}{4}$	2 4 $\frac{1}{2}$	- 5 $\frac{3}{4}$	- 6 $\frac{1}{4}$
38	..	..	2 4 $\frac{1}{4}$	2 4 $\frac{3}{4}$	- 6	- 6 $\frac{1}{2}$
39	..	..	2 4 $\frac{1}{2}$	2 5 $\frac{1}{4}$	- 6	- 6 $\frac{3}{4}$
40	..	..	2 4 $\frac{3}{4}$	2 5 $\frac{1}{2}$	- 6 $\frac{1}{4}$	- 7
41	..	..	2 5	2 5 $\frac{3}{4}$	- 6 $\frac{1}{2}$	- 7
42	..	..	2 5 $\frac{1}{4}$	2 6	- 6 $\frac{3}{4}$	- 7 $\frac{1}{4}$
43	..	..	2 5 $\frac{1}{2}$	2 6 $\frac{1}{2}$	- 7	- 7 $\frac{1}{2}$
44	..	..	2 6	2 6 $\frac{3}{4}$	- 7 $\frac{1}{4}$	- 8

			Net Annual Premium to Insure £100 over the Whole Term of Life.			
AGE.			MALES.		FEMALES.	
			Interest 5 per Cent.	Interest 4 per Cent.	Interest 5 per Cent.	Interest 4 per Cent.
			s. d.	s. d.	s. d.	s. d.
45	..	..	2 6 $\frac{1}{2}$	2 7	— 7 $\frac{1}{2}$	— 8 $\frac{1}{4}$
46	..	..	2 6 $\frac{3}{4}$	2 7 $\frac{1}{2}$	— 8	— 8 $\frac{1}{2}$
47	..	..	2 7 $\frac{1}{4}$	2 7 $\frac{3}{4}$	— 8 $\frac{1}{4}$	— 8 $\frac{3}{4}$
48	..	..	2 7 $\frac{1}{2}$	2 8 $\frac{1}{4}$	— 8 $\frac{1}{2}$	— 9 $\frac{1}{4}$
49	..	..	2 8	2 8 $\frac{1}{2}$	— 8 $\frac{3}{4}$	— 9 $\frac{1}{2}$
50	..	..	2 8 $\frac{1}{4}$	2 9	— 9 $\frac{1}{4}$	— 10
51	..	..	2 8 $\frac{3}{4}$	2 9 $\frac{1}{4}$	— 9 $\frac{3}{4}$	— 10 $\frac{1}{4}$
52	..	..	2 9	2 9 $\frac{1}{2}$	— 10	— 10 $\frac{3}{4}$
53	..	..	2 9 $\frac{1}{4}$	2 10	— 10 $\frac{1}{2}$	— 11 $\frac{1}{4}$
54	..	..	2 9 $\frac{3}{4}$	2 10 $\frac{1}{4}$	— 11	— 11 $\frac{1}{4}$
55	..	..	2 10	2 10 $\frac{1}{2}$	— 11 $\frac{1}{2}$	1 — $\frac{1}{4}$
56	..	..	2 10 $\frac{1}{4}$	2 11	1 —	1 — $\frac{3}{4}$
57	..	..	2 10 $\frac{3}{4}$	2 11 $\frac{1}{4}$	1 — $\frac{3}{4}$	1 1 $\frac{1}{2}$
58	..	..	2 11	2 11 $\frac{1}{2}$	1 1 $\frac{1}{4}$	1 2
59	..	..	2 11 $\frac{1}{4}$	3 —	1 2	1 2 $\frac{3}{4}$
60	..	..	2 11 $\frac{3}{4}$	3 — $\frac{1}{4}$	1 2 $\frac{3}{4}$	1 3 $\frac{1}{2}$
61	..	..	3 — $\frac{1}{4}$	3 — $\frac{3}{4}$	1 3 $\frac{1}{2}$	1 4 $\frac{1}{4}$
62	..	..	3 — $\frac{1}{2}$	3 1	1 4 $\frac{1}{2}$	1 5 $\frac{1}{4}$
63	..	..	3 1	3 1 $\frac{1}{2}$	1 5 $\frac{1}{2}$	1 6 $\frac{1}{4}$
64	..	..	3 1 $\frac{1}{2}$	3 2	1 6 $\frac{1}{2}$	1 7 $\frac{1}{4}$
65	..	..	3 1 $\frac{3}{4}$	3 2 $\frac{1}{2}$	1 7 $\frac{1}{2}$	1 8 $\frac{1}{2}$
66	..	..	3 2 $\frac{1}{4}$	3 3	1 8 $\frac{3}{4}$	1 9 $\frac{1}{4}$
67	..	..	3 2 $\frac{3}{4}$	3 3 $\frac{1}{2}$	1 10 $\frac{1}{4}$	1 11
68	..	..	3 3 $\frac{1}{4}$	3 4	1 11 $\frac{1}{4}$	2 — $\frac{1}{2}$
69	..	..	3 4	3 4 $\frac{1}{2}$	2 1 $\frac{1}{4}$	2 2
70	..	..	3 4 $\frac{1}{2}$	3 5	2 3	2 3 $\frac{1}{2}$
71	..	..	3 5 $\frac{1}{4}$	3 5 $\frac{3}{4}$	2 5	2 5 $\frac{3}{4}$
72	..	..	3 6	3 6 $\frac{1}{2}$	2 7	2 8
73	..	..	3 6 $\frac{3}{4}$	3 7 $\frac{1}{4}$	2 9 $\frac{1}{4}$	2 10 $\frac{1}{4}$
74	..	..	3 7 $\frac{1}{2}$	3 8	2 11 $\frac{1}{4}$	3 — $\frac{3}{4}$
75	..	..	3 8 $\frac{1}{4}$	3 8 $\frac{3}{4}$	3 2 $\frac{1}{2}$	3 3 $\frac{1}{4}$
76	..	..	3 9	3 9 $\frac{1}{4}$	3 5 $\frac{1}{4}$	3 6
77	..	..	3 10	3 10 $\frac{1}{2}$	3 8	3 9
78	..	..	3 11	3 11 $\frac{1}{2}$	3 11	3 11 $\frac{3}{4}$
79	..	..	4 —	4 — $\frac{1}{2}$	4 2	4 2 $\frac{1}{4}$

NOTE.—It will be seen that if a man commence subscribing at the age of 20, the net annual premium to insure £100 payable at his death from accident, is by the 5 per cent. table 2s.; twenty years later, or at the age of 40, the net annual premium is 2s. 4 $\frac{1}{4}$ d. to insure the same amount of £100; at the age of 60 the net annual premium is 2s. 11 $\frac{3}{4}$ d.

A woman aged 25, by the 5 per cent. table, can by a net annual premium of 4d. insure £100 payable at her death from accident, at the age of 46 the net annual premium is 8d.

These premiums may be readily increased 20, 50, and 100 per cent., by multiplying by 1·2, 1·5, and 2 respectively.

